

Fill in this information to identify the case:

Debtor 1 Dmitriy Kipervas
Debtor 2United States Bankruptcy Court for the: Eastern District of Pennsylvania, Philadelphia Division District of PA
(State)

Case Number 1419653

Official Form 410S1**Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor:

Bank of America, N.A.

Court claim no (if known):**Date of payment change:**

09/01/2016

Must be at least 21 days after date of this notice

Last four digits of any number you use to identify the debtor's account:

7664

New total payment:

\$594.57

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____**Current escrow payment:**

\$53.06

New escrow payment:

\$327.17

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate note?

☒ No☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____**Current interest rate:****Current principal and interest payment:****New interest rate:****New principal and interest payment:****Part 3: Other Payment Adjustment**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment:**New mortgage payment:**

Debtor 1

Dmitriy Kipervas

Case Number (if known) 1419653

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor

☒

I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Patricia Lebron

Date 08/11/2016

Signature

Print

Patricia Lebron

Title

Bankruptcy Case Manager

Company

Shellpoint Mortgage Servicing

Address

PO BOX 10826

Greenville

SC

29603-0826

Contact phone

(800) 365-7107

Email

mtgbk@shellpointmtg.com

Analysis Date: July 13, 2016

Dmitriy Kipervas
2760 Sunflower Way
Huntingdon Valley PA 19006

Loan: [REDACTED] 7664
Property Address:
1431 Lardner St
Philadelphia, PA 19149

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Apr 2014 to Aug 2016. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Sep 01, 2016:
Principal & Interest Pmt:	267.40	267.40 **
Escrow Payment:	53.06	327.17
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$320.46	\$594.57

Escrow Balance Calculation	
Due Date:	Apr 01, 2016
Escrow Balance:	(1,640.63)
Anticipated Pmts to Escrow:	265.30
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$1,375.33)

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(1,120.98)
Apr 2014		53.06		*		0.00	(1,067.92)
May 2014		53.06		*		0.00	(1,014.86)
Jun 2014		53.06		*		0.00	(961.80)
Jul 2014		53.06		*		0.00	(908.74)
Jul 2014				370.00	*	0.00	(1,278.74)
Aug 2014		53.06		*		0.00	(1,225.68)
Aug 2014				67.00	*	0.00	(1,292.68)
Sep 2014		53.06		*		0.00	(1,239.62)
Oct 2014		53.06		*		0.00	(1,186.56)
Nov 2014		53.06		*		0.00	(1,133.50)
Dec 2014		53.06		*		0.00	(1,080.44)
Dec 2014		1,080.44		*	Escrow Only Payment	0.00	0.00
Jan 2015		53.06		*		0.00	53.06
Feb 2015		106.12		*		0.00	159.18
Feb 2015		(53.06)		*		0.00	106.12
Feb 2015				1,280.16	*	0.00	(1,174.04)
Mar 2015		106.12		*		0.00	(1,067.92)
Mar 2015		(53.06)		*		0.00	(1,120.98)
Apr 2015		106.12		*		0.00	(1,014.86)
Apr 2015		(53.06)		*		0.00	(1,067.92)
May 2015		53.06		*		0.00	(1,014.86)
Jun 2015		53.06		*		0.00	(961.80)
Jul 2015		53.06		*		0.00	(908.74)
Jul 2015				442.00	*	0.00	(1,350.74)

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		Document	Page 4 of 6		
Aug 2015	59.06			0.00	(1,244.62)
Sep 2015	53.06			0.00	(1,191.56)
Oct 2015	53.06		*	0.00	(1,138.50)
Nov 2015	53.06		*	0.00	(1,085.44)
Dec 2015	53.06		*	0.00	0.00
Dec 2015	1,085.44		* Escrow Only Payment	0.00	53.06
Jan 2016	53.06		*	0.00	106.12
Feb 2016	53.06		*	0.00	159.18
Mar 2016	53.06		*	0.00	(1,191.63)
Jul 2016		1,350.81	* City Tax	0.00	(1,640.63)
Jul 2016		449.00	* Hazard	0.00	(1,640.63)
			Anticipated Transactions	0.00	(1,375.33)
Aug 2016	265.30				
	\$0.00	\$3,704.62	\$0.00	\$3,958.97	

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed \$0.00.

Analysis Date: July 13, 2016

Dmitriy Kipervas

Loan: [REDACTED] 7664

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(1,375.33)	750.90
Sep 2016	149.98			(1,225.35)	900.88
Oct 2016	149.98			(1,075.37)	1,050.86
Nov 2016	149.98			(925.39)	1,200.84
Dec 2016	149.98			(775.41)	1,350.82
Jan 2017	149.98			(625.43)	1,500.80
Feb 2017	149.98	1,350.81	City Tax	(1,826.26)	299.97
Mar 2017	149.98			(1,676.28)	449.95
Apr 2017	149.98			(1,526.30)	599.93
May 2017	149.98			(1,376.32)	749.91
Jun 2017	149.98			(1,226.34)	899.89
Jul 2017	149.98			(1,076.36)	1,049.87
Aug 2017	149.98	449.00	Hazard	(1,375.38)	750.85
	<u>\$1,799.76</u>	<u>\$1,799.81</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$299.97. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$299.97 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed \$299.97

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$1,375.33). Your starting balance (escrow balance required) according to this analysis should be \$750.90. This means you have a shortage of \$2,126.23. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$1,799.81. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	149.98
Surplus Amount:	0.00
Shortage Amount:	177.19
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$327.17</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$417.38 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

Shellpoint Mortgage Servicing
PO BOX 10826
Greenville, SC 29603-0826

Phone Number: (800) 365-7107
Fax: (866) 467-1137
Email: mtgbk@shellpointmtg.com

RE: Debtor 1 Dmitriy Kipervas
Debtor 2

Case No: 1419653

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 8/11/2016.

Eastern District of Pennsylvania, Philadelphia Division
900 Market Street. Ste. 400
The Robert Nixf Bldg.
Philadelphia, PA 19107

William C Miller
Chapter 13 Trustee
1234 Market St, Ste 1813
Philadelphia, PA 19107

CAROL B. MCCULLOUGH
65 W. Street Road
Suite A-204
Warnininster, PA 18974

Dmitriy Kipervas
2760 Sunflower Way
Huntingdon Valley PA 19006

/s/ Patricia Lebron